

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF ARKANSAS  
CENTRAL DIVISION**

In re:

TINA R. WARD

Debtor(s)

Case No. 4:17-bk-15028 T

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Mark T. McCarty, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/15/2017.
- 2) The plan was confirmed on 12/08/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/11/2019, 04/18/2022.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/08/2019, 11/03/2020.
- 5) The case was completed on 10/05/2022.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$37,271.00.
- 10) Amount of unsecured claims discharged without payment: \$37,962.90.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$30,751.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$30,751.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,875.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,243.21
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$5,118.21**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS CENTURION B	Unsecured	82.00	82.94	82.94	3.97	0.00
APPLE LAW GROUP	Unsecured	1,990.62	NA	NA	0.00	0.00
ARKANSAS DEPARTMENT OF FINAN	Unsecured	0.00	56.55	56.55	1.78	0.00
ARKANSAS DEPARTMENT OF FINAN	Unsecured	NA	260.05	260.05	12.45	0.00
ARKANSAS DEPARTMENT OF FINAN	Unsecured	NA	26.25	26.25	1.26	0.00
ARKANSAS DEPARTMENT OF FINAN	Priority	NA	856.99	856.99	856.99	0.00
ARKANSAS DEPARTMENT OF FINAN	Priority	NA	85.00	85.00	85.00	0.00
ARKANSAS DEPARTMENT OF FINAN	Priority	637.81	592.12	592.12	592.12	0.00
ARKANSAS SPECIALTY ORTHOPEDIC	Unsecured	438.00	NA	NA	0.00	0.00
AT&T MOBILITY	Unsecured	1,191.34	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	488.00	496.28	496.28	23.75	0.00
BARCLAYS BANK DELAWARE	Unsecured	554.00	NA	NA	0.00	0.00
BILL ME LATER	Unsecured	1,934.42	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	1,734.42	NA	NA	0.00	0.00
CAVALRY SPV I LLC AS ASSIGNEE OF	Unsecured	1,460.00	1,460.57	1,460.57	69.89	0.00
CERASTES, LLC	Unsecured	597.42	597.42	597.42	28.59	0.00
CHASE	Unsecured	502.29	NA	NA	0.00	0.00
CHASE	Unsecured	2,887.42	NA	NA	0.00	0.00
CHASE BANK	Unsecured	502.29	NA	NA	0.00	0.00
COMPLETE CREDIT SOLUTIONS	Unsecured	NA	0.00	0.00	0.00	0.00
DELL FINANCIAL SERVICES	Unsecured	2,277.00	2,463.55	2,463.55	117.88	0.00
ECMC	Unsecured	22,576.00	0.00	0.00	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	0.00	0.00	0.00	0.00
MEDICAL COLLEGE PHYS GROUP	Unsecured	10.00	NA	NA	0.00	0.00
MIDLAND FUNDING, LLC	Unsecured	2,142.12	0.00	0.00	0.00	0.00
NAVIENT SOLUTIONS INC OBO ECM	Unsecured	NA	0.00	0.00	0.00	0.00
NISSAN MOTOR ACCEPTANCE CORP	Secured	7,850.00	4,392.44	4,392.44	4,392.44	730.81
PERITUS PORTFOLIO SERVICES	Secured	22,500.00	22,385.16	13,725.00	13,725.00	1,906.73
PERITUS PORTFOLIO SERVICES	Unsecured	NA	0.00	8,660.16	414.40	0.00
PHILLIPS REMOTE CARDIAC SERVIC	Unsecured	94.00	NA	NA	0.00	0.00
PINNACLE PERIODONTICS	Unsecured	93.60	93.60	93.60	4.48	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,705.91	2,705.91	2,705.91	129.48	0.00
Quantum3 Group LLC	Unsecured	1,277.00	1,277.52	1,277.52	61.14	0.00
RADIOLOGY ASSOCIATES	Unsecured	127.00	NA	NA	0.00	0.00
RADIOLOGY ASSOCIATES	Unsecured	102.00	NA	NA	0.00	0.00
SOUTHERN FARM BUREAU	Unsecured	0.00	NA	NA	0.00	0.00
SOUTHWESTERN BELL TELEPHONE	Unsecured	150.98	NA	NA	0.00	0.00
T-MOBILE	Unsecured	410.00	NA	NA	0.00	0.00
UAMS	Unsecured	156.54	3,549.90	3,549.90	169.87	0.00
UAMS	Unsecured	320.07	NA	NA	0.00	0.00
UAMS Medical Center	Unsecured	33.78	NA	NA	0.00	0.00
UAMS Medical Center	Unsecured	569.36	NA	NA	0.00	0.00
UAMS Medical Center	Unsecured	1,197.19	NA	NA	0.00	0.00
UNITED STATES TREASURY	Priority	1,191.00	2,303.27	2,303.27	2,303.27	0.00
UNITED STATES TREASURY	Unsecured	NA	47.45	47.45	1.49	0.00
UNIVERSITY HOSPITAL	Unsecured	476.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION C/	Unsecured	9,580.00	0.00	0.00	0.00	0.00
Wells Fargo Financial	Unsecured	2,000.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$18,117.44	\$18,117.44	\$2,637.54
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$18,117.44</b>	<b>\$18,117.44</b>	<b>\$2,637.54</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$3,837.38	\$3,837.38	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$3,837.38</b>	<b>\$3,837.38</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$21,778.15</b>	<b>\$1,040.43</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$5,118.21</u>
Disbursements to Creditors	<u>\$25,632.79</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$30,751.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/24/2023

By: /s/ Mark T. McCarty

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.